

**UAC INSURANCE MUTUAL  
MINUTES, BOARD OF DIRECTORS TELEPHONIC CONFERENCE**

October 27, 1994, 9:00 a.m.

**Members Participating:** Gary Herbert, *President*, Utah County Commissioner  
Gerald Hess, *Vice President*, Davis County Deputy Attorney  
Dennis Ewing, *Comptroller*, Tooele County Clerk  
Max Adams, Uintah County Commissioner  
Ken Brown, Rich County Commissioner  
Sid Groll, Cache County Sheriff  
Ty Lewis, San Juan County Commissioner

**Non-Participating:** Dixie Thompson, *Secretary*, Emery County Commissioner  
Gary Sullivan, Beaver County Commissioner

**Others Participating:** Kent Sundberg, Utah County Deputy Attorney  
Sonya White, UACIM Administrative Assistant  
Jess Hurtado, UACIM Broker  
Keri Chappell, UACIM Broker

Telephonic Conference began at 9:10 a.m.

**1995 Premium Contribution**

Pursuant to the Board of Directors meeting on October 21, the Board reviewed Exhibit Nine Version One and Two, sent via facsimile from the UACIM Broker. (See attachment #1)

Max Adams made a motion to adopt Exhibit Nine Version Two with the amendment of 17.3% surplus contribution from each member county. Dennis seconded the motion and the motion carried with opposition by Gerald. The Board agreed not to collect inverse condemnation funds from the 1995 member county premiums.

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The Board will conduct a complete presentation to the membership in November explaining the 1995 Premium Contributions.

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Brent will put together an administrative budget compared to 1994. He will also work with the accountants to finalize the proposed 1995 UACIM budget. These will be faxed to the Board and either approved via telephonic conference or prior to the Membership meeting.

**Uintah County & the Recreation Association**

After the concerns of personal property coverage were discussed, the Board agreed that the UACIM Broker will draft a letter to the Uintah County Commission clarifying the options of either transferring all personal property back to the entities for coverage or to have the Recreation Association take out its own policy. Either way, the UACIM Broker will assist the county and the Recreation Association to resolve these concerns right away.

**UACIM Response to Insurance Department Examination**

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27-Oct-94

Utah Association of Counties

Exhibit 9  
Version 3

	1994 Total	1994 Inv.	1994 Total	1994 Loss	3-yr L/R to Fund	Proj. Losses	Fund Adj.	Adj. Loss	1995 Other	Surplus	Adj. Total	% Incr. Total	Sur Cont. as % of Tot Cont.
Beaver	59,837	2,578	62,415	20,131	42.3%	8,515	0.0%	42.3%	28,155	10,112	58,398	-6.4%	17.3%
Box Elder	154,767	6,668	161,435	52,068	110.2%	57,379	50.0%	73.5%	72,821	31,605	182,528	13.1%	17.3%
Cache	148,457	6,397	154,854	49,946	373.8%	186,698	63.0%	229.3%	69,852	31,677	182,941	18.1%	17.3%
Davis	213,631	9,205	222,836	71,872	259.3%	186,364	58.0%	164.1%	100,518	44,830	258,907	16.2%	17.3%
Duchesne	93,719	4,038	97,757	31,530	95.0%	29,954	0.0%	95.0%	44,097	15,837	91,464	-6.4%	17.3%
Emery	189,450	8,163	197,613	63,737	111.0%	70,748	50.0%	74.0%	89,140	38,688	223,434	13.1%	17.3%
Garfield	50,110	2,159	52,269	16,859	195.3%	32,926	53.0%	127.6%	23,577	10,339	59,711	14.2%	17.3%
Grand	78,708	3,391	82,099	26,480	114.9%	30,426	60.0%	76.6%	37,034	16,073	92,828	13.1%	17.3%
Iron	106,908	4,606	111,514	35,967	326.1%	117,288	60.0%	203.8%	50,302	22,585	130,435	17.0%	17.3%
Juab	64,463	2,777	67,240	21,687	121.5%	26,350	50.0%	81.0%	30,331	13,164	76,026	13.1%	17.3%
Kane	66,777	2,877	69,654	22,466	10.4%	2,336	0.0%	10.4%	31,420	11,284	65,171	-6.4%	17.3%
Millard	93,220	4,017	97,237	31,362	41.3%	12,953	0.0%	41.3%	43,862	15,753	90,977	-6.4%	17.3%
Piute	14,492	624	15,116	4,876	18.7%	2,312	0.0%	18.7%	6,819	2,449	14,144	-6.4%	17.3%
Rich	36,750	1,583	38,333	12,364	18.7%	49,879	53.0%	108.2%	17,292	6,210	35,866	-6.4%	17.3%
San Juan	89,527	3,857	93,384	30,120	166.6%	50,920	63.0%	130.2%	42,125	18,472	106,880	14.2%	17.3%
Sanpete	75,981	3,274	79,255	25,562	199.2%	18,152	0.0%	73.3%	35,760	15,677	90,537	14.2%	17.3%
Saviler	73,608	3,172	76,780	24,764	73.3%	131,171	55.0%	148.4%	34,634	12,439	71,836	-6.4%	17.3%
Tooele	169,517	7,304	176,821	57,031	230.0%	179,156	65.0%	321.2%	79,762	35,215	203,375	15.0%	17.3%
Utah	100,475	4,329	104,804	33,803	530.0%	148,935	55.0%	143.8%	47,276	21,580	124,631	18.9%	17.3%
Wasatch	198,606	8,557	207,163	66,817	222.9%	31,801	50.0%	81.4%	93,448	41,257	238,272	15.0%	17.3%
Washington	77,414	3,336	80,750	26,045	122.1%	114,377	58.0%	165.0%	61,359	27,366	158,044	13.1%	17.3%
Wayne	130,406	5,619	136,025	43,873	260.7%	1,961	0.0%	17.1%	16,036	5,759	33,261	-6.4%	17.3%
Total	2,320,904	100,000	2,420,904	780,826	191.0%	1,491,165	44.0%	132.6%	1,092,036	464,181	2,680,765	10.7%	17.3%

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1994 Total Premium includes inverse condemnation premium.

\* Fund adjustment factor is % of increase to 1994 loss fund.

Other expense fund increased 1.5% from 6/30/94 exhibit.  
Surplus contribution is unchanged from 6/30/94 exhibit.

3-Year average loss ratio	Fund Increase
0%	0%
100%	50%
150%	53%
200%	55%
250%	58%
300%	60%
350%	63%
400%	65%
or more	



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